

**HOUSE INSURANCE COMMITTEE  
RESPONSE TO FORMAL REQUEST FOR INFORMATION**

**INTERIM CHARGE NO. 1-SB 442**

**WRITTEN SUBMISSIONS FROM:  
THE ASSOCIATION OF FIRE AND CASUALTY COMPANIES OF TEXAS (AFACT)**

**Background on AFACT.** AFACT is a trade association that provides advocacy and input on legislative and regulatory insurance issues important to the State of Texas. AFACT has been in business over 70 years and only operates in Texas. AFACT members write most lines of property/casualty insurance including residential and commercial property insurance where the disclosures required was required by SB 442.

**Specific Observations and Comments on Impact of SB 442**

SB 442 required a statutory written disclosure on any property policy that did not provide flood insurance. This disclosure was required in the aftermath of Hurricane Harvey. AFACT members have not reported any problems or confusion from agents or policyholders regarding this disclosure.

AFACT members do not support standardized disclosure forms for all insurance policies. The issues and questions of disclosure have been adopted by the Legislature only as needed for specific and different types of insurance. HB 1555 passed in 2019 that allows insurers to provide a summary of coverage for forms. This important legislation should be allowed to work.

For questions or additional information, please contact:

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